

SCHEDULE CF — CONSOLIDATED CASH FLOW INFORMATION

Throughout these instructions, **you** and **your** refers to the reporting savings association and its consolidated subsidiaries; **we** and **our** refers to the Office of Thrift Supervision.

GENERAL INSTRUCTIONS

You should report on this schedule only the activity of you and your consolidated subsidiaries. Do not include activity of your holding company, affiliates, or unconsolidated subsidiaries. **Do not report bulk sales and purchases of loans and deposits, branch purchases and sales, or assets and deposits acquired through a merger as new activity.** In the case of a **merger** of depository institutions, you should report activity for all institutions involved in the merger for the entire quarter, regardless of whether you used the purchase or pooling method of accounting for the merger. If you have been acquired by a holding company where you used **pushdown accounting**, you should report your activity for the **entire quarter** regardless of the date of acquisition.

Mortgage Pool Securities

Report purchases and sales of securities included on SC210, Mortgage Pool Securities Insured or Guaranteed by an Agency or Instrument of the United States; and SC215, Other Mortgage Pool Securities, including those that you purchased and sold during the same quarter.

CF140: Purchases - Secured by Fixed-Rate Mortgages

Report the purchase price of mortgage pool securities secured primarily by fixed-rate mortgages purchased during the quarter.

CF150: Purchases - Secured by Variable-Rate Mortgages

Report the purchase price of mortgage pool securities secured primarily by variable-rate mortgages purchased during the quarter.

CF160: Sales - Secured by Fixed-Rate Mortgages

Report the carrying value of mortgage pool securities secured primarily by fixed-rate mortgages sold during the quarter.

CF170: Sales - Secured by Variable-Rate Mortgages

Report the carrying value of mortgage pool securities secured primarily by variable-rate mortgages sold during the quarter.

CF180: Principal Reductions

Report all cash repayments of principal and FASB Statement No. 115 adjustments on mortgage pool securities.

Mortgage Loans**Mortgage Loans Disbursed:**

Report the amount disbursed for mortgage loans during the quarter. Note that you report all amounts net of loans-in-process, LIP. Report additional disbursements in the quarter in which you make them.

Include:

1. All loans closed in your name. Report all loans closed, even if a third party funds the loans or you immediately transfer the loans to a third party. Include loans whether or not you, an affiliate, or another entity performs the actual closing. Do not report subsequent transfers from the closing entity as purchases. This is because you already reported the loans as your originations.
2. Increases in loan balances of existing loans such as the following:
 - a. Disbursement of LIP.
 - b. Disbursement of a previously closed but undisbursed mortgage.
 - c. Negative amortizations.
 - d. Additional disbursements of home equity loans.
 - e. The amount disbursed for refinanced loans.
3. Combination construction-permanent loans both when the construction loan closes and when the loan converts to permanent financing, even if you disburse no new funds. Report the construction loan on CF350 at the time of conversion, so that the mortgage loan reconciliation will balance.
4. All loans meeting the above definitions, even if you immediately securitize or sell the loans. Also report these loans on CF310 through CF330.

Do not include:

1. Loans closed in the name of an affiliated unconsolidated entity. If you subsequently acquire mortgages closed in the name of an affiliated unconsolidated entity, you should report the acquisition as a purchase on CF280 through CF300.
2. The undisbursed portion of construction and open-end home equity loans. Report as contingencies on Schedule CC.

3. Mortgages closed by brokers under warehouse lines of credit where you closed the loans, but disbursed no money. Report only as you disburse funds as described in item 2 under Include above.

Construction Loans On:

CF190: 1-4 Dwelling Units

Report the amount of construction loans disbursed during the quarter of the type on SC230, Construction Loans on 1-4 Dwelling Units.

Do not include:

Construction loans secured by condominium projects. Report on CF200.

CF200: 5 or More Dwelling Units

Report the amount of construction loans disbursed during the quarter of the type on SC235, Construction Loans on 5 or More Dwelling Units.

Include:

Construction loans secured by apartment buildings including condominium and timeshare projects.

CF210: Nonresidential

Report the amount of construction loans disbursed during the quarter of the type on SC240, Construction Loans on Nonresidential Property.

Permanent Loans On:

When a single loan provides permanent financing for more than one type of property, you should report the entire loan in the data field describing the type of property representing the largest use of loan proceeds.

Classify property as newly built if none of the dwelling units have been occupied. Classify property as previously occupied if one or more of the dwelling units has been occupied.

1-4 Dwelling Units:

Report the amount of mortgage loans disbursed during the quarter of the type on SC250 and SC253, Permanent Mortgages on 1-4 Dwelling Units.

Include:

Amounts disbursed under revolving, open-end loans secured by 1-4 dwelling units and extended under lines of credit, open-end home equity loans, where you secure the loan by a lien on the real estate that meets the requirements of 12 CFR § 564 and 12 CFR § 560.100-101.

CF220: *Newly Built***CF230: *Previously Occupied*****5 or More Dwelling Units:**

Report the amount of mortgage loans disbursed during the quarter of the type on SC256, Permanent Mortgages on 5 or More Dwelling Units.

CF240: *Newly Built***CF250: *Previously Occupied*****CF260: Nonresidential (Except Land)**

Report the amount of mortgage loans disbursed during the quarter of the type on SC260, Permanent Mortgages on Nonresidential Property (Except Land).

CF270: Land

Report the amount of mortgage loans disbursed during the quarter of the type on SC265, Permanent Mortgages on Land.

Include:

1. Developed building lots.
2. Land in the acquisition or development stage such as loans for making improvements required to convert to developed building lots.
3. Unimproved land.

Do not include:

1. Land used for farming. Report on CF260.
2. Combination land and construction loans. Report on CF190 through CF210.

Loans and Participations Purchased, Secured by:**Include:**

The cost of mortgage loans and participations purchased from other entities after adjusting for discounts, premiums, and LIP.

Do not include:

1. Transfers from an unconsolidated affiliate where you closed the loans in your name. Report as mortgage loans disbursed when originated.
2. Acquisitions of mortgage pool securities. Report on CF140 and CF150.

CF280: 1-4 Dwelling Units

Report loans and participations purchased during the quarter of the types on SC230, Construction Loans on: 1-4 Dwelling Units, and SC250 and SC253, Permanent Mortgages on 1-4 Dwelling Units.

CF290: 5 or More Dwelling Units

Report loans and participations purchased during the quarter of the types on SC235, Construction Loans on 5 or More Dwelling Units, and SC256, Permanent Mortgages on 5 or More Dwelling Units.

CF300: Nonresidential

Report loans and participations purchased during the quarter of the types on SC240, Construction Loans on Nonresidential Property, SC260, Permanent Mortgages on Nonresidential Property (Except Land), and SC265, Permanent Mortgages on Land.

Loans and Participations Sold, Secured by:**Include:**

1. The carrying value of mortgage loans and participations sold to other entities or otherwise disposed of.
2. Securitized loans, both those sold and those you retain in your security portfolio. If you retain a portion of a loan securitization, report that portion as an acquisition on CF140 or CF150.

CF310: 1-4 Dwelling Units

Report loans and participations sold during the quarter of the types on SC230, Construction Loans on 1-4 Dwelling Units, and SC250 and SC253, Permanent Mortgages on 1-4 Dwelling Units.

CF320: 5 or More Dwelling Units

Report loans and participations sold during the quarter of the types on SC235, Construction Loans on 5 or More Dwelling Units, and SC256, Permanent Mortgages on 5 or More Dwelling Units.

CF330: Nonresidential

Report loans and participations sold during the quarter of the types on SC240, Construction Loans on Nonresidential Property; SC260, Permanent Mortgages on Nonresidential Property (Except Land); and SC265, Permanent Mortgages on Land.

CF340: Cash Repayment of Principal

Report all cash repayments of principal received during the quarter on loans reported on SC230 through SC265, Mortgage Loans.

Include:

1. Scheduled amortization repayments.
2. Full and partial cash prepayments.

Do not include:

1. Loan foreclosures. Report on CF350.
2. Capitalized interest charges. Report on CF350.

CF350: Debits Less Credits Other Than Repayment of Principal

Report noncash transactions affecting principal balances of loans on SC230 through SC265. Mortgage Loans. Report a net credit as negative.

Include:

1. Capitalized charges such as interest, taxes, insurance, and other miscellaneous charges on SC230 through SC265, Mortgage Loans.
2. Mortgage loans foreclosed.
3. Noncash payoffs of the construction phase from a combination construction-permanent loan that became permanent during the quarter.
4. Changes in specific valuation allowances of mortgage loans.
5. Unearned income on mortgage loans originated such as loan fees, prepaid interest, etc. and on mortgage loans purchased such as discounts and premiums.
6. Amortization of unearned income – yield adjustments – on mortgage loans.
7. Increases in unearned income from mortgage loans resulting from mergers accounted for using the purchase method and acquisitions using pushdown accounting.

Do not include:

1. Unclassified loans. Transactions on CF190 through CF270 must correspond to their classification on SC230 through SC265, Mortgage Loans.
2. The underlying loan of a wrap-around loan reported as a borrowing on SC760, Other Borrowings.
3. Transfers between the mortgage loan and nonmortgage loan classifications.
4. Foreclosures on property securing real estate loans that are equity investments under GAAP as these amounts were not included in mortgages.
5. Increased balances resulting from negative amortization and open-end loans. Report as originations.
6. Changes in mortgage balances due to acquisition or disposition of a branch as explained in the general instructions.

CF360: Refinancing Loans

Report the gross amount of refinanced mortgage loans during the quarter that you reported on CF190 through CF270 where you held the original loan. Include both troubled debt restructurings and non-troubled debt restructurings. Report the full amount of the new refinanced loan even though you report only the new amount disbursed on CF190 through CF270. Include all loans refinanced this quarter, even if you disbursed

no new funds. Where you disbursed no new funds, include loans that you did not report on CF190 through CF270.

NONMORTGAGE LOANS CLOSED OR PURCHASED

Report the amount disbursed for commercial and consumer nonmortgage loans and financing leases. Include both loans originated by you and loans you purchased.

Include:

1. Disbursements made during the quarter on lines of credit.
2. Disbursements of LIP.
3. Disbursements made on loans even if the loans paid off or you sold them during the same quarter – line-of-credit transactions and loans originated for sale.

Refer to the general instructions at the beginning of this schedule for reporting when there is a merger or bulk acquisition.

CF390: Commercial

Report disbursements of loans and financing leases that you originated or purchased during the quarter of the types on SC300 through SC306, Commercial Loans.

CF400: Consumer

Report disbursements of loans and financing leases that you originated or purchased during the quarter of the types on SC310 through SC345, Consumer Loans.

DEPOSITS

The following items reconcile deposits as follows:

SC710 from last quarter's TFR

Plus CF420

Plus CF430

Plus CF435

Equals SC710 of the current TFR.

Exceptions include certain miscellaneous items described in the instructions for SC710 such as changes in balances of the following items:

1. Outstanding cashier's checks, money orders, and other official checks drawn on internal accounts.
2. U.S. Treasury tax and loan accounts.
3. Funds drawn on a zero-balance account in another depository institution or a FHLBank.
4. Outstanding travelers' letters of credit.

CF420: New Deposits Received Less Deposits Withdrawn

Report the total of deposits received less deposits withdrawn during the quarter.

Report activity in a merger as follows:

Merger with a savings association regulated by the OTS:

Report your activity combined with the activity of any savings association you merged with for the full quarter, regardless of whether you used the purchase or pooling method of accounting. This should reflect the entire quarter's activity regardless of the merger date. Do not include the acquired savings associations' deposits at the beginning of the quarter as new deposits. Report only the activity during the quarter.

Merger with depository institution not previously regulated by the OTS:

Do not report the deposit activity of the acquired non-OTS depository institution before the merger date. After the merger date, report your deposit activity combined with the merged institution.

Report activity in a branch acquisition as follows:

Do not report the activity of purchased branches before the date of acquisition. The depository institution selling the branch should report this activity up to the date of the sale or acquisition.

Do not include as new deposits received:

1. Bulk deposits acquired in a merger, branch, or bulk deposit purchase.
2. Accrued interest.

Include as deposits withdrawn:

1. Charges to Now, Super-Now, and other transaction accounts.
2. Withdrawals of matured time deposits.
3. Withdrawals of savings and all other deposits.

Do not include as deposits withdrawn:

Branch or bulk deposit sales.

CF430: Interest Credited to Deposits

Report amount of interest and dividends credited during the quarter to accounts on SC710, Deposits.

In the case of a merger, include the following:***Merger with a savings association regulated by the OTS:***

Report your combined interest credited and any from a savings association that you merged with for the full quarter, regardless of whether you used the purchase or pooling method of accounting. This should reflect the entire quarter's interest credited regardless of the merger date.

Merger with depository institution not previously regulated by the OTS:

Do not report the interest credited by the acquired non-OTS depository institution before the merger date. After the merger date, report your interest credited combined with the merged institution.

Do not include:

1. Interest paid out in cash.
2. Accrued interest reported on SC763, Accrued Interest Payable – Deposits.

CF435: Deposits Acquired, Net of Dispositions in Bulk Transactions (Including Non-OTS Mergers and Conversions)

Report bulk purchases, net of sales, of deposits acquired during the quarter. Do not report this amount on CF420.

If sales exceed purchases, report the amount as negative.

Include:

1. Bulk purchases and sales of deposits.
2. Deposits acquired or disposed of through branch office purchases and sales.
3. Deposits acquired from mergers with depository institutions not previously regulated by OTS.
4. The deposit balance at the date of conversion for all institutions converting from a non-OTS to an OTS-regulated charter.

Do not include:

Deposits acquired from a merger with a savings association regulated by OTS as of the end of the previous quarter.